

CHAPTER 13 TRUSTEE OFFICE
Gretchen D. Holland, Trustee

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December 19, 2019

Michelle Yvette Hodges
PO Box 95
Mauldin, SC 29662

RE: Bankruptcy Case No.: 19-05555-hb

Dear Ms. Hodges:

I am writing to inform you of the **initial** deficiencies in your plan and schedules. **Your confirmation hearing is scheduled for January 9, at 10:00 am.** You must correct the deficiencies noted below **prior to that hearing.**

In addition, our office is filing a petition to dismiss your case due to these deficiencies.

Although you may proceed without counsel in this case, I recommend that you contact a bankruptcy attorney to help you with your case. During your Chapter 13 bankruptcy, you will be required to use specific forms and adhere to strict time limits. This is often difficult to do without the assistance of an attorney. Further, please remember that although an attorney does not currently represent you, neither this office nor I can offer you legal advice as to your case. Therefore, although I can tell you what the problems in your case are, I cannot tell you how to fix them.

Problems that must be corrected and information that must be provided:

1. Need to amend schedule A/B

- to list all assets (including a value for clothing)
- to correct values for vehicles (don't need to list claim amount)
- to answer Yes or No to # 4
- to correct answer to #31

2. Need to amend schedule C

- cannot check the 100% box
- cannot state real property & wildcard exemption on same line for primary residence
- need to use correct exemption codes

3. Need amended schedule G

- appears the debts listed aren't leases or executory contracts; if not, they need to be removed and disclosed on the appropriate schedule

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4. Need to amend schedule I - the one filed is not legible & has lots of stuff marked through

5. Need to amend schedule J

- the one filed is not legible & has lots of stuff marked through
- need to add mortgage payment

6. Need to amend Statement of Financial Affairs

- to correctly answer #7 and to fully complete

7. Need 2018 federal & state tax returns

8. Does your brother live with you? If yes, does he provide any contribution to the household expenses?

9. Need amended plan:

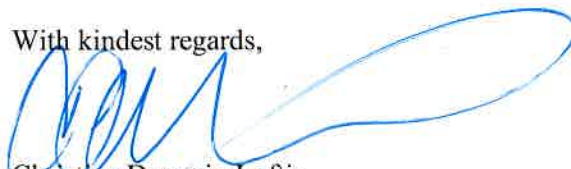
- need to check a box in each section (missing sections: 3.3, 3.4, 3.5, 4.5, 5.1, 5.2, 5.3 & 6.1)
- need to check the included box in section 1.3 since nonstandard provision in part 8
- section 3.1b - We do not pay just arrears on vehicles. Need to move to another section of the plan
- section 3.4 (avoidance section) - Since Wells Fargo is the 1st mortgage and not a judicial lien, need to move to another section of the plan
- need plan treatment for Kia of Greenville
- if NVR Mtg is different than Wells Fargo, need plan treatment
- Ally Financial filed their claim with a secured value of \$8,575. We will pay the claim in full as secured unless an amended plan is filed to value
- plan is short; cannot determine base until we know how all creditors will be treated
- need to file a certificate of service showing that all creditors were served with the plan filed on 11/6/19

10. Unapproved, nonconforming language in section 8.1 will require a hearing; and the treatment is not legible

11. Creditor objection: Wells Fargo Bank (R. Davis)

Our office cannot review your case to determine if all requirements for confirmation have been met until you provide the requested information.

With kindest regards,



Christine Dunagin Loftis
Staff Attorney

CDL/
Enclosures